

**GOVERNMENT OF THE
DISTRICT OF COLUMBIA**

**OFFICE OF THE
ATTORNEY GENERAL**



**CONSUMER CREDIT
REPORTING**

CHILD SUPPORT SERVICES DIVISION

441 4th Street NW

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WASHINGTON, DC 20001

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www.cssd.dc.gov

To ensure collections of past due child support, The Child Support Services Division ("CSSD") uses **Consumer Credit Reporting Agencies**.

What is a consumer credit reporting agency?

A business to which business firms apply for credit information or data on existing and future customers. These businesses are also referred to as credit bureau agencies.

How is CSSD authorized to take this action?



Federal law requires each state and the District of Columbia to have a law that allows the reporting of any Non-Custodial Parent (NCP) who owes past due child support.

How does the NCP become eligible?

The District of Columbia law requires the NCP to owe at least \$1,000 in past due child support before he/she can be reported to a consumer reporting agency.



Does the NCP receive notice before he/she is reported?

Yes. Once the NCP reaches a past due balance of \$1,000, CSSD will send a notice informing him or her that he or she will be reported during the next monthly processing cycle (30 days from the date of the notice) unless he/she brings his/her past due balance under \$1,000.



What information is contained in the reporting notice?

- ♦ NCP's name
- ♦ CP's name
- ♦ Amount of current obligation
- ♦ Amount paid
- ♦ Amount past due
- ♦ Balance owed
- ♦ Date of Notice
- ♦ Procedures to contest the accuracy of the information to be released

Can the NCP object?

The NCP may object by contacting our office and filing a written objection before expiration of the 30 days of the date of notice.

What happens if CSSD approves the objection?

The NCP will be removed from the consumer credit reporting list and will not be reported during the next monthly processing cycle.

What happens if CSSD denies the objection?

The NCP will be reported during the next monthly processing cycle.

What if the NCP pays his past due balance below \$1,000?

He/she will be removed from the consumer credit reporting list and will not be reported during the next monthly processing cycle.



What information is reported to the consumer credit reporting agency?

- ◆ NCP's name
- ◆ Social Security # and date of birth
- ◆ Past due balance owed

Once the NCP is reported, what happens on subsequent months?

CSSD will send financial updates on a monthly basis informing the consumer credit reporting agency of the current past due balance and any payments made since the last reporting.



Will the NCP's name ever be removed?

Once the NCP has reduced his past due balance to \$0, CSSD will report the final balance as \$0 and paid in full. However, the reporting may stay on his/her credit report for seven (7) more years.



What about errors?

CSSD will remove an NCP's name from the consumer credit reporting agency if any error is found during the objection process.

Which consumer credit reporting agency does CSSD use for reporting purposes?

Equifax Credit Information Services, Inc.

How to Contact CSSD

If you have questions concerning consumer credit reporting, please contact CSSD's First Response Unit, Customer Service Team at (202) 442-9900. The Unit is available Monday-Friday 8:15 am-4:45 pm.

